

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

GERALD J. FOX
ROSEMARIE A. FOX
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:17-10182 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

March 25, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 02/24/2017 and confirmed on 5/24/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

| | | |
|----------------------------------|-----------|-------------------|
| Total Receipts | | 120,060.00 |
| Less Refunds to Debtor | 19,152.40 | |
| TOTAL AMOUNT OF PLAN FUND | | 100,907.60 |

| | | |
|------------------------------------|----------|-----------------|
| Administrative Fees | | |
| Filing Fee | 0.00 | |
| Notice Fee | 0.00 | |
| Attorney Fee | 1,700.00 | |
| Trustee Fee | 5,491.71 | |
| Court Ordered Automotive Insurance | 0.00 | |
| TOTAL ADMINISTRATIVE FEES | | 7,191.71 |

| Creditor Type | Creditor Name | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|--|--------------|-----------|----------|------------------|
| Secured | | | | | |
| | BANK OF AMERICA** Acct: 8621 | 0.00 | 8,418.00 | 0.00 | 8,418.00 |
| | US BANK NA - TRUSTEE RMAC TRUST SE Acct: 0651 | 0.00 | 45,972.94 | 0.00 | 45,972.94 |
| | US BANK NA - TRUSTEE RMAC TRUST SE Acct: 0651 | 14,146.12 | 14,146.12 | 0.00 | 14,146.12 |
| | BANK OF AMERICA** Acct: 8621 | 4,400.00 | 4,400.00 | 0.00 | 4,400.00 |
| | FORD MOTOR CREDIT COMPANY LLC(*) Acct: 9415 | 13,051.28 | 13,051.28 | 1,120.90 | 14,172.18 |
| | | | | | 87,109.24 |

| | | | | | |
|----------|---|-----------|-----------|------|-----------------|
| Priority | | | | | |
| | CHESTER B SCHOLL JR ESQ Acct: | 0.00 | 0.00 | 0.00 | 0.00 |
| | GERALD J. FOX Acct: | 0.00 | 0.00 | 0.00 | 0.00 |
| | GERALD J. FOX Acct: | 19,152.40 | 19,152.40 | 0.00 | 0.00 |
| | FRUIT DILL GOODWIN & SCHOLL Acct: | 0.00 | 0.00 | 0.00 | 0.00 |
| | CHESTER B SCHOLL JR ESQ Acct: | 1,700.00 | 1,700.00 | 0.00 | 0.00 |
| | INTERNAL REVENUE SERVICE* Acct: 8293 | 3,896.96 | 3,896.96 | 0.00 | 3,896.96 |
| | | | | | 3,896.96 |

| | | | | | |
|-----------|------------------------------------|------|------|------|------|
| Unsecured | | | | | |
| | BANK OF AMERICA NA** Acct: 5522 | 0.00 | 0.00 | 0.00 | 0.00 |
| | BANK OF AMERICA NA** Acct: 8728 | 0.00 | 0.00 | 0.00 | 0.00 |
| | BANK OF AMERICA NA** Acct: 1817 | 0.00 | 0.00 | 0.00 | 0.00 |
| | CBNA | 0.00 | 0.00 | 0.00 | 0.00 |

17-10182 TPA

Page 2 of 2

| Creditor Type | Creditor Name | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|-----------------------------------|--------------|-----------|----------|----------------|
| Unsecured | | | | | |
| | Acct: 7934 | | | | |
| | PORTFOLIO RECOVERY ASSOCIATES, LL | 198.05 | 198.05 | 0.00 | 198.05 |
| | Acct: 6400 | | | | |
| | CITIBANK NA(*)++ | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 2929 | | | | |
| | LVNV FUNDING LLC, ASSIGNEE | 943.62 | 943.62 | 0.00 | 943.62 |
| | Acct: 3543 | | | | |
| | DISCOVER BANK(*) | 928.13 | 928.13 | 0.00 | 928.13 |
| | Acct: 7961 | | | | |
| | FIA CARD SERVICES | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 0284 | | | | |
| | DEPARTMENT STORES NATIONAL BANK/I | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 3540 | | | | |
| | DEPARTMENT STORES NATIONAL BANK | 338.69 | 338.69 | 0.00 | 338.69 |
| | Acct: 4780 | | | | |
| | ONE MAIN FINANCIAL(*) | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 0815 | | | | |
| | SYNCHRONY BANK | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 6089 | | | | |
| | SYNCHRONY BANK | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 3618 | | | | |
| | CITIBANK/UNIVERSAL CARD SVCS**++ | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 2206 | | | | |
| | WELLS FARGO FINANCIAL** | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 0704 | | | | |
| | INTERNAL REVENUE SERVICE* | 301.20 | 301.20 | 0.00 | 301.20 |
| | Acct: 8293 | | | | |
| | MATTHEW C WALDT ESQ | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | SYNCHRONY BANK | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 1702 | | | | |
| | ROBERT W WILLIAMS ESQ | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 8621 | | | | |
| | | | | | <hr/> 2,709.69 |

TOTAL PAID TO CREDITORS 93,715.89

TOTAL CLAIMED
PRIORITY 3,896.96
SECURED 31,597.40
UNSECURED 2,709.69

Date: 03/25/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

GERALD J. FOX
ROSEMARIE A. FOX
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:17-10182 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Gerald J. Fox
Rosemarie A. Fox
Debtors

Case No. 17-10182-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Mar 29, 2022

Form ID: pdf900

Total Noticed: 31

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2022:

| Recip ID | Recipient Name and Address |
|----------|--|
| db/jdb | + Gerald J. Fox, Rosemarie A. Fox, 28 Raymond Drive, West Middlesex, PA 16159-2542 |
| 14369868 | BK OF AMER, 4060 OGLETOWN/STANTON RDDE5-019-03-07, DE5-019-03-07, NEWARK, DE 19713 |
| 14369866 | BK OF AMER, 4161 PIEDMONT PARKWAYNC4 105 03 14, NC4 105 03 14, GREENSBORO, NC 27410 |
| 14369867 | + BK OF AMER, 450 AMERICAN ST, SIMI VALLEY, CA 93065-6285 |
| 14369876 | DISCOVER, PO BOX15316ATT:CMS/PROD DEVELOP, ATT:CMS/PROD DEVELOP, WILMINGTON, DE 19850-5316 |
| 14369877 | FIA CSNA, 4060 OGLETOWN/STANTON RDDE5-019-03-07, DE5-019-03-07, NEWARK, DE 19713 |
| 14369878 | + FMCC, P.O.BOX 542000, OMAHA, NE 68154-8000 |
| 14369881 | NATIONSTAR, PO BOX 199111, DALLAS, TX 75235 |
| 14369882 | ONEMAIN, 100 INTERNATIONAL DRIVE17TH FLR, 17TH FLR, BALTIMORE, MD 21202 |
| 14369883 | + Robert W. Williams, Esquire, Milstead & Associates, LLC, 1 East Stow Road, Marlton, New Jersey 08053-3118 |
| 14369885 | SYNCB/WLDC, C/O P.O. BOX 965036, ORLANDO, FL 32896-5036 |
| 14899659 | + U.S. Bank National Association, Trustee, for the RMAC Trust, Series 2016-CTT, c/o Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619-2708 |
| 14369887 | + WELLSFARGO, 800 WALNUT ST, DES MOINES, IA 50309-3605 |

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|--|
| 14369870 | Email/PDF: Citi.BNC.Correspondence@citi.com | Mar 29 2022 23:51:11 | CBNA, 133200 SMITH RD, CLEVELAND, OH 44130 |
| 14369869 | Email/PDF: Citi.BNC.Correspondence@citi.com | Mar 29 2022 23:51:11 | CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497 |
| 14369871 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Mar 29 2022 23:51:12 | CITI, 701 E 60TH ST NIBS CDV DISPUTES, IBS CDV DISPUTES, SIOUX FALLS, SD 57104-0432 |
| 14369873 | + Email/PDF: creditonebknofications@resurgent.com | Mar 29 2022 23:50:59 | CRDTONEBNK, 585 S. PILOT STREET, LAS VEGAS, NV 89119-3619 |
| 14369874 | + Email/Text: bdsupport@creditmanagementcompany.com | Mar 29 2022 23:44:00 | Credit Management Co., 2121 Noblestown Road, Pittsburgh, Pennsylvania 15205-3956 |
| 14369880 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Mar 29 2022 23:51:00 | MACYSDSNB, 911 DUKE BLVD, MASON, OH 45040 |
| 14648108 | Email/Text: bnc-quantum@quantum3group.com | Mar 29 2022 23:44:00 | Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657 |
| 14369875 | Email/Text: sbse.cio.bnc.mail@irs.gov | Mar 29 2022 23:43:00 | Department of the Treasury, Internal Revenue Service, Andover, Massachusetts 01810 |
| 14373656 | Email/Text: mrdiscen@discover.com | Mar 29 2022 23:43:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |

District/off: 0315-1

User: auto

Page 2 of 3

Date Rcvd: Mar 29, 2022

Form ID: pdf900

Total Noticed: 31

| | | | |
|----------|--|----------------------|--|
| 14385600 | Email/Text: EBNBKNOT@ford.com | Mar 29 2022 23:44:00 | Ford Motor Credit Company LLC, P.O. BOX 62180, COLORADO SPRINGS, CO 80962 |
| 14369879 | + Email/Text: Bankruptcy@ICSystem.com | Mar 29 2022 23:44:00 | I.C. Systems, Inc., 444 Highway 96 East, P.O. Box 64378, St. Paul, Minnesota 55164-0378 |
| 14410580 | Email/PDF: resurgentbknotifications@resurgent.com | Mar 29 2022 23:51:00 | LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 14407096 | Email/Text: nsm_bk_notices@mrcooper.com | Mar 29 2022 23:43:00 | Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9741 |
| 14643395 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Mar 29 2022 23:51:00 | Portfolio Recovery Associates, LLC, P.O. Box 41067, Norfolk, VA 23541 |
| 14653419 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Mar 29 2022 23:51:11 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 |
| 14375992 | + Email/PDF: rmscedi@recoverycorp.com | Mar 29 2022 23:51:11 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 14369884 | + Email/PDF: gecsed@recoverycorp.com | Mar 29 2022 23:51:10 | SYNCB/JCP, 4125 WINDWARD PLAZA, ALPHARETTA, GA 30005-8738 |
| 14369886 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Mar 29 2022 23:51:11 | UNVL/CITI, 701 E 60TH ST NIBS CDV DISPUTES, IBS CDV DISPUTES, SIOUX FALLS, SD 57104-0432 |

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | | BANK OF AMERICA, N.A. |
| cr | | NATIONSTAR MORTGAGE, LLC |
| cr | | U.S. Bank National Association, not in its individ |
| cr | *+ | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 14369872 | ##+ | Convergent Healthcare Recoveries, Inc., 124 SW Adams Street, Suite 215, Peoria, Illinois 61602-2321 |

TOTAL: 3 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 31, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2022 at the address(es) listed below:

| Name | Email Address |
|------|---------------|
|------|---------------|

| | |
|------------------------|--|
| Chester B. Scholl, Jr. | |
|------------------------|--|

District/off: 0315-1

User: auto

Page 3 of 3

Date Rcvd: Mar 29, 2022

Form ID: pdf900

Total Noticed: 31

on behalf of Debtor Gerald J. Fox scholl@scholl.org wendy@fdgs-law.com

Chester B. Scholl, Jr.

on behalf of Joint Debtor Rosemarie A. Fox scholl@scholl.org wendy@fdgs-law.com

Denise Carlon

on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmlawgroup.com

Emmanuel J. Argentieri

on behalf of Creditor U.S. Bank National Association not in its individual capacity, but solely as Trustee for the RMAC Trust,
Series 2016-CTT bk@rgalegal.com

Matthew Christian Waldt

on behalf of Creditor NATIONSTAR MORTGAGE LLC mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 7